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IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

ALMITRA ZION a single woman,)

Case No.:

Plaintiff,

COMPLAINT II

v.

MRC RECEIVABLES CORPORATION, a Delaware Corporation, SUTTELL & HAMMER P.S. a Washington Professional Corporation, J. BRANDON BLACK & JANE DOE BLACK,) husband and wife and the marital community composed thereof, RONALD NAVES, JR. and) JANE DOE NAVES and the marital) community composed thereof, ISAAC HAMMER & KAREN HAMMER, husband and wife and the marital community composed thereof, WILLIAM SUTTELL and JANE DOE SUTTELL, husband and wife and the marital community) composed thereof,

Defendants.

I. INTRODUCTION

1. This is an action for statutory damages brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et. seq. (FDCPA), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices. It is also an COMPLAINT II - 1/16

JAMES STURDEVANT ATTORNEY AT LAW

BELLINGHAM TOWERS #920 119 N. COMMERCIAL BELLINGHAM, WASHINGTON 98225 (360) 671-2990 E-MAIL: sturde@openaccess.org

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COMPLAINT II - 2/16

action under Wash. Rev. Code §§ 19.16, et seq. (2009), the Washington Collection Agency Act (WCAA) and Wash. Rev. Code §§ 19.86, et seq. (2009), the Washington Consumer Protection Act (WCPA) for unlawful or deceptive acts or practices. The last two are brought under this Court's supplemental jurisdiction.

II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. § 1331. Its ancillary jurisdiction is based on 28 U.S.C. § 1367. Venue is based on 28 U.S.C. § 1391(b)(2), for the plaintiff, Almitra Zion ("Zion"), lived in Whatcom County, Washington during the events described below.

III. PARTIES

- 3. Zion is an adult. At the time of the events described herein she was and remains a resident of Whatcom County, Washington. She is a "consumer," as defined in 15 U.S.C. § 1692a(3). She is also a "person," as defined in RCW 19.16.100(1).
 - 4. MRC Defendants:
- A. MRC Receivables Corporation ("MRC") is a Delaware State Corporation. It is a "debt collector," as defined in 15 U.S.C. § 1692a(6). Although it is not licensed as a collection agency with the Washington State Department of

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Licensing, it is doing business in Washington State as a collection agency and is a "collection agency," as defined in RCW 19.16.100(1)-(2). It is now and has been at all times material to this action engaged in a trade or commerce within the meaning of Wash. Rev. Code § 19.86.020 by conducting its business as a collection agency in Washington State.

- B. Defendants J. Brandon Black and Jane Doe Black are husband and wife and a marital community under the laws of the State of Washington. J. Brandon Black ("Black"), according to the Washington State Secretary of State Corporate Division website, is one of the "governing people" of MRC. As one of the "governing people" of MRC, he is a "debt collector," as defined in 15 U.S.C. § 1692a(6). As one of the "governing people" of MRC, he is also a "collection agency," as defined in Wash. Rev. Code 19.16.100(1)-(2). He is now and has been at all times material to this action engaged in trade or commerce within the meaning of Wash. Rev. Code § 19.86.020 (2010) by conducting his business as a collection agency. All acts described herein were done by and on behalf of the Black marital community.
- C. Defendants Ronald Naves, Jr. and Jane Doe Naves, Jr. are husband and wife and a marital community under the laws of the State of Washington. Ronald Naves, Jr. ("Naves"), according to the Washington State Secretary of State

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COMPLAINT II - 4/16

Corporate Division website, is one of the "governing people," of MRC. As one of the "governing people" he is a "debt collector," as defined in 15 U.S.C. § 1692a(6). As one of the "governing people" of MRC, he is also a "collection agency," as defined in Wash. Rev. Code 19.16.100(1)-(2). He is now and has been at all times material to this action engaged in a trade or commerce within the meaning of Wash. Rev. Code § 19.86.020 (2010) by conducting his business as a collection agency. All acts described herein were done by and on behalf of the Black marital community.

- D. These defendants are collectively known as the "MRC Defendants."
 - 5. Sutttell Defendants:
- A. Suttell & Hammer P.S. ("Suttell P.S.") is a Washington State Professional Corporation. It is a "debt collector," as defined in 15 U.S.C. § 1692a(6).
- B. Defendants Isaac and Karen Hammer are husband and wife and a marital community under the laws of the State of Washington. Isaac Hammer and Karen Hammer ("Hammer"), according to the Washington State Secretary of State Corporate Division website, are two of the "governing people" of Suttell P.S. As two of the "governing people" of Suttell P.S., they are "debt collectors," as defined in 15 U.S.C. § 1692a(6). All acts described herein were done by and on

JAMES STURDEVANT ATTORNEY AT LAW

behalf of the Hammer marital community.

- C. Defendants William Suttell and Jane Doe Suttell, are husband and wife and a marital community under the laws of the State of Washington. According to the Washington State Secretary of State Corporate Division website, William Suttell ("Suttell") is one of the "governing people" of Suttell P.S. All acts described herein were done by and on behalf of the Suttell marital community.
- D. These defendants are collectively known as the "Suttell Defendants."

IV. FACTUAL ALLEGATIONS

BACKGROUND

6. Zion purportedly owes a credit card bill. This purported credit card bill is a "debt," as defined in 15 U.S.C. § 1692a(5), and a "claim," as defined in Wash. Rev. Code 19.16.100(5). The debt was primarily for personal, family and household purposes, and arose out of a contract.

COLLECTION ACTIONS

- 7. The MRC Defendants, by and through its attorney, Suttell P.S., sued Zion in Whatcom County Superior Court under Case No. 07-2-00945-7.
- 8. The MRC Defendants, by and through its attorney,
 Suttell P.S., obtained an order of default judgment (Exhibit
 A) on May 18, 2007. It recorded the judgment with the

COMPLAINT II - 5/16

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Whatcom County Auditor on June 8, 2007 (Exhibit B). It vacated the default judgment on June 29, 2007. But it did not file the vacation of the default judgment with the Whatcom County Auditor. Zion did not learn that the vacation of the default judgment had not been recorded with the Whatcom County Auditor until on or about March 19, 2010.

- 9. The MRC Defendants, by and through its attorney,
 Suttell P.S., obtained an order of summary judgment (Exhibit
 C) on October 5, 2007. It recorded the order of summary
 judgment on October 19, 2007 (Exhibit D).
- Receivables, Corp. v. Zion, 152 Wn.App. 625, 218 P.3d 621 (2009), vacated the October 5, 2007 summary judgment. A true and correct copy of its mandate is attached as Exhibit "E". It states that the Court of Appeals Division I filed the decision on July 27, 2009, entered an order publishing the opinion on October 16, 2009, and awarded Zion judgment for \$748.47 for costs and attorney's fee. The mandate is dated December 4, 2009.
- 11. On March 30, 2010, Zion sent Suttell, P.S. a letter requesting it to file a copy of the order vacating the default judgment with the Whatcom County Auditor, and to file a motion to vacate the summary judgment and file the order vacating the summary judgment with the Whatcom County Auditor

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COMPLAINT II - 7/16

(Exhibit F). Enclosed with the March 30, 2010 letter was a true and correct copy of Zion's credit report dated March 19, 2010, which listed the recorded default and summary judgments.

12. Defendants finally recorded the order vacating the default judgment with the Whatcom County Auditor on April 9, 2010 (Exhibit G). They finally recorded the order vacating the summary judgment on April 9, 2010 (Exhibit H).

V.

FDCPA, WCAA AND WCPA VIOLATIONS

MRC DEFENDANTS FDCPA VIOLATIONS

DEFAULT JUDGMENT

- 13. With the failure timely to record the order vacating the default judgment, the MRC Defendants violated the FDCPA, as follows:
- a. 15 U.S.C. § 1692e for its failure to file the order vacating the default judgment with the Whatcom County Auditor was a false, deceptive, or misleading representation, or means in connection with the collection of the debt, for no default judgment existed.
- b. 15 U.S.C. § 1692e(2)(A) for its failure to file the order vacating the default judgment with the Whatcom County Auditor falsely represented the character, amount, and legal status of the debt, for no default judgment existed.
 - c. 15 U.S.C. § 1692e(5) for its failure to file the

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order vacating the default judgment with the Whatcom County
Auditor was a threat to take an action that it could not
legally take, i.e. leave the nonexistent default judgment
recorded.

- d. 15 U.S.C. § 1692e(10) for its failure to file the order vacating the default judgment with the Whatcom County Auditor was a false representation or deceptive means to collect or to attempt to collect the debt, for no default judgment existed.
- e. 15 U.S.C. § 1692f for its failure to file the order vacating the default judgment with the Whatcom County Auditor was an unfair or unconscionable means to collect or attempt to collect the debt, for no default judgment existed.

SUMMARY JUDGMENT

- 14. With the failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor, the MRC Defendants violated the FDCPA, as follows:
- a. 15 U.S.C. § 1692e for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was a false, deceptive, or misleading representation, or means in connection with the collection of the debt, for the Court of Appeals had vacated the summary judgment, and it did

COMPLAINT II - 8/16

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not exist.

- b. 15 U.S.C. § 1692e(2)(A) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor falsely represented the character, amount, and legal status of the debt, for the Court of Appeals had vacated the summary judgment, and it did not exist.
- c. 15 U.S.C. § 1692e(5) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was a threat to take an action that it could not legally take, i.e. leave the summary judgment recorded.
- d. 15 U.S.C. § 1692e(10) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor. This failure was a false representation or deceptive means to collect or to attempt to collect the debt, for the Court of Appeals had vacated the summary judgment, and it did not exist.
- e. 15 U.S.C. § 1692f for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was an unfair or unconscionable means to collect or attempt to collect the debt, for the Court of Appeals had vacated the

COMPLAINT II - 9/16

JAMES STURDEVANT ATTORNEY AT LAW

summary judgment, and it did not exist.

MRC DEFENDANTS WCAA VIOLATIONS

- 15. With its failure to file the order vacating the default judgment with the Whatcom County Auditor and its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor ("MRC failures"), the MRC Defendants violated the WCAA, as follows:
- a. Wash. Rev. Code Ann. 19.16.250(15) for with its failures, it threatened to take an action that it could not take, that is, leaving the default judgment recorded, not vacating the summary judgment, and leaving the summary judgment recorded.
- b. The FDCPA violations, above, violated Wash. Rev. Code Ann. 19.16.250(15).

MRC DEFENDANTS WCPA VIOLATIONS

- 16. With its failures, the MRC defendants violated the WCPA under three theories:
- A. The MRC Defendants' failures violated Wash. Rev. Code
 Ann. 19.16.250(15). Its failures, through Wash Rev. Code
 Ann. § 19.16.440, became a per se violation of the WCPA.
- B. The MRC Defendants' violations of the FDCPA violated Wash. Rev. Code Ann. 19.16.250(15). These violations through Wash. Rev. Code Ann. § 19.16.440 became per se violations of

COMPLAINT II - 10/16

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the WCPA.

- C. The MRC Defendants' violations of the FDCPA violate the WCPA.
 - 14. The analysis follows:
- a. The MRC Defendants' failures were unfair or deceptive acts or practices under the three theories above;
- b. The MRC Defendants' failures were unfair or deceptive acts or practices in trade or commerce under the three theories above.
- c. The MRC Defendants' failures, as unfair or deceptive acts or practices, affected the public interest under the three theories, above.
- d. The MRC Defendants' failures, as unfair or deceptive acts or practices, injured Zion's business or property under the three theories, above.
- e. The MRC Defendants' failures, as unfair or deceptive acts or practices, caused injury to Zion's business or property under the three theories, above.

SUTTELL DEFENDANTS' FDCPA VIOLATIONS

DEFAULT JUDGMENT

- 17. With the failure timely to record the order vacating the default judgment, the the Suttell Defendants violated the FDCPA, as follows:
 - a. 15 U.S.C. § 1692e for its failure to file the order

COMPLAINT II - 11/16

vacating the default judgment with the Whatcom County Auditor was a false, deceptive, or misleading representation, or means in connection with the collection of the debt, for no default judgment existed.

- b. 15 U.S.C. § 1692e(2)(A) for its failure to file the order vacating the default judgment with the Whatcom County Auditor falsely represented the character, amount, and legal status of the debt, for no default judgment existed.
- c. 15 U.S.C. § 1692e(5) for its failure to file the order vacating the default judgment with the Whatcom County Auditor was a threat to take an action that it could not legally take, for no default judgment existed.
- d. 15 U.S.C. § 1692e(10) for its failure to file the order vacating the default judgment with the Whatcom County Auditor was a false representation or deceptive means to collect or to attempt to collect the debt, for no default judgment existed.
- e. 15 U.S.C. § 1692f for its failure to file the order vacating the default judgment with the Whatcom County Auditor was an unfair or unconscionable means to collect or attempt to collect the debt, for no default judgment existed.

SUMMARY JUDGMENT

18. With the failure timely to obtain an order vacating the summary judgment and then record the order vacating the

COMPLAINT II - 12/16

summary judgment with the Whatcom County Auditor, the Suttell Defendants violated the FDCPA, as follows:

- a. 15 U.S.C. § 1692e for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was a false, deceptive, or misleading representation, or means in connection with the collection of the debt, for the Court of Appeals had vacated the summary judgment, and it did not exist.
- b. 15 U.S.C. § 1692e(2)(A) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor falsely represented the character, amount, and legal status of the debt, for the Court of Appeals had vacated the summary judgment, and it did not exist.
- c. 15 U.S.C. § 1692e(5,) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was a threat to take an action that it could not legally take, for the Court of Appeals had vacated the summary judgment, and it did not exist.
- d. 15 U.S.C. § 1692e(10) for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom

COMPLAINT II - 13/16

County Auditor was a false representation or deceptive means to collect or to attempt to collect the debt, for the Court of Appeals had vacated the summary judgment, and it did not exist.

e. 15 U.S.C. § 1692f for its failure timely to obtain an order vacating the summary judgment and then record the order vacating the summary judgment with the Whatcom County Auditor was an unfair or unconscionable means to collect or attempt to collect the debt the Court of Appeals had vacated the summary judgment and it did not exist.

SUMMARY

19. As a result of the Defendants' failures, Zion has suffered actual damages as a result of Defendants' illegal collection actions consisting of her attorney's fees, costs, mileage, embarrassment, relationship stress, anger, anxiety, emotional distress, fear, humiliation, and frustration, among other negative emotions.

VI. CAUSES OF ACTION

Fair Debt Collection Practices Act 15 U.S.C. § 1692

20. Plaintiff realleges all preceding paragraphs of the Complaint and incorporates them herein by this reference.

21. The foregoing acts and omissions of each and every Defendant constitute numerous and multiple violations of the FDCPA including, but not limited to, each and every one of

COMPLAINT II - 14/16

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the above-cited provisions of the FDCPA, 15 U.S.C. §§ 1692 et seq.

22. As a result of each and every of Defendants' violations of the FDCPA, Zion is therefore entitled to actual damages, pursuant to 15 U.S.C. § 1692k(a)(1), statutory damages in an amount up to \$1,000 pursuant to 15 U.S.C. § 1692k(a)(2)(A), and reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from each and every defendant herein.

Washington State Consumer Protection Act RCW 19.86.

- 23. Zion realleges all preceding paragraphs of the Complaint and incorporates them herein by this reference.
- 24. The foregoing acts and omissions of the MRC defendants constitute numerous and multiple violations of Wash. Rev. Code §§ 19.86, et seq., as follows:
- A. The MRC Defendants' violations of Wash. Rev. Code §§ 19.16, et seq. (WCAA).
- B. The MRC Defendants' violations of WCAA include each and every violation of the above-cited provisions of the FDCPA, 15 U.S.C. \S 1692 et seq.
- C. The MRC Defendants' violations of the FDCPA are violations of Wash. Rev. Code §§ 19.86, et seq.

VI. PRAYER FOR RELIEF

entered on her behalf against each and every defendant, as
follows:

- A. Statutory damages of \$1,000 pursuant to 15 U.S.C. § 1692k(a)(2)(A) against each and every defendant, jointly and severally.
- B. Actual damages under 15 U.S.C. § 1692k(a)(1) against each and every defendant, jointly and severally.
- C. For an award of costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3) against each and every defendant, jointly and severally.
- D. Under Wash. Rev. Code § 19.86.090, actual damages, treble damages, costs and attorney's fees against the MRC Defendants, jointly and severally.

VII. JURY DEMAND

Zion hereby demands that this cause be tried by a jury.

Dated this Add day of March 2011.

James Sturdevant SBA #8016
Attorney for Plaintiff

COMPLAINT II - 16/16

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2	FILED	
3	FILED IN OPEN COURT	
4	WHATCOM COURT 20 CO	
5	By CLERA	
6	Dapurty	
7	IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON FOR WHATCOM COUNTY	
8	MRC Receivables Corp.,	
9) NO. 07-2-00945-7 Plaintiff(s),)	
10		
11	VS.) ORDER OF DEFAULT) JUDGMENT	
	ALMITRA ZION) (CLERK'S ACTION REQUIRED)	
12	Defendant.)	
13		
14		
15	JUDGMENT SUMMARY 1. Judgment Creditor: MRC Receivables Corp.	
16	2. Judgment Debtor: ALMITRA ZION	
17	3. Principal: \$2635.47 4. Interest to	
18	4. Interest to April 26, 2007 \$ 0.00	
19	5. Costs: \$ 245.00	
20	6. Plaintiff's attorney fees\$ 650.00 7. Total Judgment: \$3530.47	
	8. Interest Rate: 12.0000%	
21	9. Attorneys for Plaintiff: SUTTELL & ASSOCIATES, P.S.	
22	THIS MATTER having come on regularly before the undersigned	
23	Judge of the above entitled Court upon the plaintiff's Motion for	
24	Default and Judgment against the defendant and the plaintiff being	
25	represented by its attorney, Suttell & Associates, and the defendant	
26		
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EXHIBIT NO. A



SUTTELL & ASSOCIATES P.S. Altorneys at Law

1450 - 114th Avenue SE, #240, Conifer Building Bellevue, Washington 98004 425*455*6220 F: 425*454*7884

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		:	
1	having failed to appear or file an Answer herein an	d more than	
2	twenty (20) days having elapsed since the date of ser	11	
3	Summons and Complaint herein, and the Court being other	11	
4	advised in the premises, NOW, THEREFORE, it is hereby	1	
5	ORDERED, ADJUDGED, AND DECREED that the defenda	nt, ALMITRA	
6	ZION, is hereby in default.		
7 8	IT IS FURTHER ORDERED, ADJUDGED AND DECREED that pl	 a intiff	
9	shall have judgment against the defendant, ALMITRA ZION,	for the sum	
10	of \$2635.47 together with interest to date in the sum of	\$0.00,	
10	together with plaintiff's costs of \$245.00 and the sum of	\$650.00	
12	for attorney's fees, and said Judgment shall bear interes	at the	
13	highest legal rate.		
14	ENTERED this day of 2007.		
15			
16	Judge/Count Commissioner		
17	Presented by: SUTTELL & ASSOCIATES, P.S.		
18	A ADSOCIATES, F.S.		
19	William G. Suttell, WSBA #1242		
20	() Nicole M. Brodie, WSBA #35090 Karen L. Hammer, WSBA #35608		
21	()Isaac Hammer, WSBA #36101 Attorneys for Plaintiff		
22	Accorneys for Platheter		
23	·		
24			
25			
26			
27			
		SUTTELL & ASSOC	IATES F

SUTTELL & ASSOCIATES P.S.
Attorneys of Low

1440 - 114th Avenue SE, #240, Conifer Building Bellevue, Washington 98004 425•455•8220 F: 425•454•7884



2070601636 Page: 1 of 4 6/08/2007 4:30 PM JDGT \$35.00 Whatcom County, WA

Request of: SUTTELL & ASSOC

Return Address:

SUTTELL AND ASSOCIATES 7525 SE 24TH ST, STE. #310 MERCER ISLAND, WA 98040

CAUSE NUMBER: 07-2-00945-7

DOCUMENT TITLE(S):

	DEFAULT JU	D () 1 () 1 () 1	
× ***			
_			

GRANTOR(S) (Last name, then first name and initials):

- 1. ALMITRA ZION
- 3.

GRANTEE(S) (Last name first, then first name and initials):

- 1. MRC RECEIVABLES CORP.
- 3.

2.

_Additional names on page ___ of document.

EXHIBIT No. B

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2	FILE	
3-	FILED IN OPEN COURT	
4	WHATCOM COUNTY 20 57	
5	By CLERK	
6	Daputy	
-	IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON	L
7	FOR WHATCOM COUNTY	
8	MRC Receivables Corp.,)	
9) NO. 07-2-00945-7 Plaintiff(s),)	
10	vs.) ORDER OF DEFAULT	
11) JUDGMENT)	
10) (CLERK'S ACTION REQUIRED)	
12	Defendant.)	
13		
14		
15	JUDGMENT SUMMARY	ĺ
1	1. Judgment Creditor: MRC Receivables Corp.	
16	2. Judgment Debtor: ALMITRA ZION	İ
17	3. Principal: \$ 2635.47	
10	4. Interest to	
18	April 26, 2007 \$ 0.00	
19	5. Costs: \$ 245.00 6. Plaintiff's attorney fees\$ 650.00	
20	7. Total Judgment: \$3530.47	
20	8. Interest Rate: 12.0000%	
21	9. Attorneys for Plaintiff: SUTTELL & ASSOCIATES, P.S.	
22	THIS MATTER having come on regularly before the undersigned	
23	Judge of the above entitled Court upon the plaintiff's Motion for	
24	Default and Judgment against the defendant and the plaintiff being	
25	represented by its attorney, Suttell & Associates, and the defendant	
26		
27		

having failed to appear or file an Answer herein and more than twenty (20) days having elapsed since the date of service of the Summons and Complaint herein, and the Court being otherwise fully advised in the premises, NOW, THEREFORE, it is hereby

ORDERED, ADJUDGED, AND DECREED that the defendant, ALMITRA ZION, is hereby in default.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that plaintiff shall have judgment against the defendant, ALMITRA ZION, for the sum of \$2635.47 together with interest to date in the sum of \$0.00, together with plaintiff's costs of \$245.00 and the sum of \$650.00 for attorney's fees, and said Judgment shall bear interest at the highest legal rate.

ENTERED this

day of

2007.

Judge/Count Commissioner

Presented by:

SUTTELL & ASSOCIATES, P.S.

()William G. Suttell, WSBA #12424 ()Nicole M. Brodie, WSBA #35090 ()Karen L. Hammer, WSBA #35608 ()Isaac Hammer, WSBA #36101

Attorneys for Plaintiff

SUTTELL & ASSOCIATES P.S. Attorneys at Law

State of Washington,) SS.
County of Whatcom) SS.
I, N.E. Jackson, Jr., County Clerk of Whatcom county and ex-officio Clerk of the Superior Country ha State of Washington, for the Country of Whater Wherely certify that the foregoing instrument is a train and concerning of the office, and that the undergoned where the payon like in the country of the c

IN TESTIMONY WELLOS I hand affixed the Large All Coham this day

N.F. Jackson, Jr., Co

JUDGE: UHRIG 1 DATE SEPTEMBER 7, 2007 TIME: 1:30 PM 2 3 FILED IN OPEN COURT 4 5 6 7 8 THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF WHATCOM 9 10 MRC Receivables Corp. NO.07-2-00945-7 11 Plaintiff, vs. ORDER OF SUMMARY JUDGMENT 12 (CLERK'S ACTION REQUIRED) 13 ALMITRA ZION 14 Defendant(s).) 15 16 JUDGMENT SUMMARY 17 1. Judgment Creditor: MRC Receivables Corp. 2. Judgment Debtors: ALMITRA ZION 18 19 3. Principal: 2635.47 4. Interest to 20 JULY 19, 2007: \$45.06 5. Costs: 245.00 21 6. Plaintiff's attorney fees:\$ 850.00 22 7. Total Judgment: 3775.53 8. Interest Rate: 12.0000% per annum 23 9. Attorneys for Plaintiff Suttell & Associates, P.S. 24 THIS MATTER having come on regularly before the 25 undersigned-Judge of the above-entitled court upon the 26 plaintiff's Motion for Summary Judgment against the 27

EXHIBIT NO. C

SUTTELL & ASSOCIATES P.S. Attorneys at Law

1450 – 114th Avenue SE, #240, Conifer Building Bellevue, Washington 98004 425*455*8220 F: 425*454*7884

*		
1	defendant's ALMITRA ZION and , and plaintiff being	
2	represented by its attorneys, Suttell & Associates, P.S.	
3	and the defendants representing themselves and the Court	
4	having considered the plaintiff's Motion for Summary	
5		
6	Judgment, and the affidavits in support, and	
7		
8		
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	and being otherwise fully advised in the premises, NOW,	
10	THEREFORE, it is hereby	
11	ORDERED, ADJUDGED, AND DECREED that plaintiff shall have	
12	judgment against the defendant(s), ALMITRA ZION and , as	
13	judgmene ugurne ene derendano (2// maistrat alem ene /	
14	set forth in the Judgment Summary contained herein.	
15	To Oct.	
16	DATED this, day of, 2007.	
17		
18		
19	Judge/Court Commissioner	
20	Represented by:	ر ا
21	SUTTELL & ASSOCIATES, P.S.	7
22	W 155 - loin	•
23	() William G. Suttell, WSBA #12424	
l	() Nicole M. Brodie, WSBA #35090	
24	() Karen L. Hammer, WSBA #35608 (% Isaac Hammer, WSBA #36101	
25	Attorneys for Plaintiff	
26	MIGTORS JUSTIN	now
27	1 De Malinia	

State of Washington,) SS. County of Whatcom) SS.

I, N.F. Jackson, Jr., County Clerk of Whotcom county and ex-officio Clerk of the Superior Court of the State of Washington, for the County of Whatcom, do hereby certify that the foregoing instrument is a true and control copy of the original, consisting of the county of the original, consisting of the county that the undersigned that the curtody that the IN TESTIMONY WHEREO THE Formal Point

IN TESTIMONY WHERE SO THE PRICE AND A PERIOD AND A SERIOD
COMC

2071002782 Page: 1 of 4 10/19/2007 1:55 PM JDGT \$43.00

Whatcom County, WA

Request of: SUTTELL & ASSOC

Return Address:

SUTTELL AND ASSOCIATES. P.S. 1450 – 114TH AVENUE SE, SUITE 240 BELLEVUE, WASHINGTON 98004

DOCUMENT TITLE(S):

1.	ORDER	OF.	SUMM.	ARY	JUDGMENT
----	-------	-----	-------	-----	----------

2.

3.

CAUSE NUMBER: 07-2-00945-7

GRANTOR(S) (Last name, then first name and initials):

1. ALMITRA ZION

2.

3.

GRANTEE(S) (Last name first, then first name and initials):

1. MRC RECEIVABLES CORP.

2.

3.

_Additional names on page ___ of document.

EXHBIT No. D

د مید	SCANNED	
1	JUDGE: UHRIG	
2	DATE SEPTEMBER 7, 2007 TIME: 1:30 PM	
3		
4	FILED IN OPEN COURT	
5	WHATCOM COUNTY CLERK	
6	Ву	
7	Deputy	
8	TN THE CUDENTOR COURT OF THE	
9	IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF WHATCOM	
10	MRC Receivables Corp.	
11) NO.07-2-00945-7 Plaintiff,)	
12	VS.) ORDER OF SUMMARY JUDGMENT	
13) (CLERK'S ACTION REQUIRED) ALMITRA ZION	
14)	
15	Defendant(s).	
16	JUDGMENT SUMMARY	
17	1. Judgment Creditor: MRC Receivables Corp.	
18	2. Judgment Debtors: ALMITRA ZION	
19	3. Principal: \$ 2635.47	
20	4. Interest to JULY 19, 2007: \$45.06	
21	5. Costs: \$ 245.00	
22	6. Plaintiff's attorney fees:\$\(\frac{850.00}{7.\) Total Judgment:\(\frac{5}{3775.53}\)	
	7. Total Judgment: \$ 3775.53 8. Interest Rate: 12.0000% per annum	
23	9. Attorneys for Plaintiff Suttell & Associates, P.S.	
24	THIS MATTER having come on regularly before the	
25	undersigned-Judge of the above-entitled court upon the	
2627	plaintiff's Motion for Summary Judgment against the	

SUTTELL & ASSOCIATES P.S. Attorneys at Law

1	defendant's ALMITRA ZION and , and plaintiff being
2	represented by its attorneys, Suttell & Associates, P.S.
3	and the defendants representing themselves and the Court
4 5	having considered the plaintiff's Motion for Summary
6	Judgment, and the affidavits in support, and
7	
8	
9	and being otherwise fully advised in the premises, NOW,
10 11	THEREFORE, it is hereby
12	ORDERED, ADJUDGED, AND DECREED that plaintiff shall have
13	judgment against the defendant(s), ALMITRA ZION and , as
14	set forth in the Judgment Summary contained herein.
15	DATED this day of OCHU , 2007.
16 17	
18	
19	Judge/Court Commissioner
20	Represented by:
21	SUTTELL & ASSOCIATES, P.S.
22	(William C Cuttell MODA #10404
23	()William G. Suttell, WSBA #12424 ()Nicole M. Brodie, WSBA #35090
25	() Karen L. Hammer, WSBA #35608 () Isaac Hammer, WSBA #36101
26	Attorneys for Plaintiff
27	

IN THE COURT OF APPEALS OF THE STATE OF WASHINGTON DIVISION I

No. 60926-2-I	
	ACC ACC
MANDATE	DEC 1 5 2009
Whatcom County	
Superior Court No. 07-2-00945-7	Add (1987) இருந்து இரு இருந்து இருந்து இருந்த
	MANDATE Whatcom County

THE STATE OF WASHINGTON TO: The Superior Court of the State of Washington in and for Whatcom County.

This is to certify that the opinion of the Court of Appeals of the State of Washington, Division I, filed on July 27, 2009, became the decision terminating review of this court in the above entitled case on December 4, 2009. This case is mandated to the Superior Court from which the appeal was taken for further proceedings in accordance with the attached true copy of the decision. An order granting a motion to publish opinion was entered on October 16, 2009.

Pursuant to RAP 14.4, costs in the amount of \$748.47 are awarded against judgment debtor MRC RECEIVABLES CORP. in favor of judgment creditor ALMITRA ZION .

c: James A. Sturdevant Isaac L. Hammer Hon. Ira Uhrig



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of said Court at Seattle, this 4th day of Décember 2009

RICHARD D. JOHNSON

Court Administrator/Clerk of the Court of Appeals, State of Washington, Division I.

EXHIBIT NO. E

JAMES STURDEVANT

ATTORNEY AT LAW
BELLINGHAM TOWERS #310
II9 NORTH COMMERCIAL

BELLINGHAM, WASHINGTON 98225

TELEPHONE 671-2990 AREA CODE 360

CERTIFIED MAIL RETURN RECEIPT REQUESTED AND 1ST CLASS U.S. POSTAGE PREPAID

March 30, 2010

Isaac Hammer Suttell & Associates 1450 - 114th Avenue SE #240 Conifer Building Bellevue, WA 98004

Re: MRC Receivables Corporation v. Almitra Zion, Whatcom County Superior Court Case No.: 07-2-00945-7

Dear Sir:

As I indicated in my prior letters and in the motion, you have the obligation to restore my client to the status quo ante judgment. And it is absurd that I should have to write you a letter asking you to do the following three things:

- 1. File a motion and order vacating the Summary Judgment in this case.
- 2. File with the Whatcom County Auditor pursuant to statute a copy of the Order Vacating the Default Judgment that was entered in this case on May 18, 2007, and recorded on June 8, 2007, (You had the obligation to file this when the Order Vacating the Default Judgment was signed).
- 3. File with the Whatcom County Auditor pursuant to statute a copy of the Order Vacating the Summary Judgment once the judgment is signed.

If you do not accomplish the above within one week from this letters date, I will again have to bring a motion before the Whatcom County Superior Court to compel you to do what you have the legal obligation to do without demand.



Case 2:11-cv-00369-RSM Document 1 Filed 03/03/11 Page 31 of 41

100330LetSuttell; Zion; MRC v.; Page 2/2:

With best regards,

Yours very truly,

James Sturdevant

cc: Almitra Zion

March 19, 2010 Report date

Case 2:11-cv-00369-RSM

Document 1

2135-8250-45

Page I of 16 www.experian.com/disputes

Before contacting us, you should carefully review this report.

Disputing information in your report

information and ask them to check their records. Because your report is updated often, If you disagree with an item, you may dispute it. We will contact the source of the contact us within 90 days from the date above.

For the fastest and easiest way to dispute information, visit:

www.experian.com/disputes

Or call 1 800 509 8495. Dispute services are available 24 hours a day, seven days a week

Your personal credit report

Potentially negative items or items for further review

tems that are not necessarily negative, but that a potential creditor might want to review charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain he most common items in this section are late payments, accounts that have been more closely, such as an account that has been settled or transferred.

Accounts in good standing

tems display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed.

History of your account balances

Reports up to two years of your monthly balances on an account, if reported by your creditor.

Requests for your credit history

We list anyone that has reviewed your credit information in the last two years.

Personal information

This information is reported to us by you, your creditors and other sources.

What's your credit score?
Find out by ordering your VantageScore® from Experian for only \$7.95. To order your \$000 per your yartageScore®, call 1 888 322 5583.

Credit Manager
Receive unlimited access to your credit report, score and other credit management tools at www.creditexpert.com

About Experian

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). nformation Provider". Consumer statements included on your report at your request that data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those Although we do not generally collect such information, it could appear in the name of a names display in your report, but in reports to others they display only as "Medical contain medical information are disclosed to others.



Personal Information

Name:

77009050

ALMITRA S. ZION

SSN:

XXX-XX-8386

Date of Birth: Telephone:

05/1952 599-9190

Other Names:

Address:

CURRENT ADDRESS

ZION.SUNRISE.A

MAPLE FALLS, WA 98266

7887 OREGON TR

You have been on our files since 06/1987

06/2004

PREVIOUS ADDRESS

Address:

30033 PO BOX 30033,

Your SSN is partially masked for your protection.

BELLINGHAM, WA 98228

Date Reported:

07/2006

Address:

3411 WOBURN ST 219

BELLINGHAM, WA 98226

EMPLOYMENT DATA REPORTED

Employer Name:

Date Reported:

LEOPOL MANOR

Position: Hired:

CARE GIVER

03/2006 Date Reported:

Special Notes: Your Social Security number has been masked for your protection, You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any Item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following Items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years. The amount listed on the public record is not a balance. The amount reflects the original amount of the public record item.

WHATION SUPERIOR COURT Docket #: 72009457

311 GRAND AVE

BELLINGHAM, WA 98225

(360) 676-6777

CIVIL JUDGMENT

Court Type: CIRCUIT COURT

Date Filed:

10/2007

Responsibility: INDIVIDUAL DEBT Plaintiff:

Amount:

MRC RECEIVABLES CORP

\$2,635

Estimated date that this item will be removed: 09/2014

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A

OK

30

60

90

120

late

Not Unknown Current Applicable

30 days lafe

60 days 90 days 120 days late late

Filed 03/03/11

Page 3 4 2 8 f 4 1

Page: Date Issued:

7 of 7 03/19/2010

Pay Status:

Account Type: OPEN ACCOUNT

Responsibility: INDIVIDUAL ACCOUNT

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >bracketscor is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

\$133

10/2009

>\$133<

ER SOLUTIONS #8507756

500 SW 7TH ST **BUILDING A 100** RENTON, WA 98055-2983

(800) 444-8485

Loan Type: COLLECTION AGENCY/ATTORNEY Remarks: >PLACED FOR COLLECTION Date placed for collection: 08/2009

Estimated date that this item will be removed: 06/2016

EXXNMOBIL/CITIBANK CARDS #7302500002390994

CREDIT BUREAU DISP PO BOX 6497 SIOUX FALLS, SD 57117-6497

(800) 344-4355

\$185 Date Updated: 02/2010 **Credit Limit:** \$200

Balance:

Past Due:

Date Updated:

Original Amount: \$133 Original Creditor: QWEST

Pay Status:

jun may apr mar feb '09 dec nov oct sep aug jul jun may apr mar feb

PAID OR PAYING AS AGREED Account Type: REVOLVING ACCOUNT Responsibility: INDIVIDUAL ACCOUNT

>COLLECTION ACCOUNT<

Date Open: 06/2007 Date Closed: 01/2010

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

30 60 90+ **Payments** (31 months)

Last 31 months

'10	dec	nov	oct	sep	aug	jul
 οк	ОК	ОК	οк	ОК	ОК	οк
'08	dec	nov	oct	sep	aug	jul

Satisfactory Accounts

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

CAPITAL ONE BANK USA NA #5178057233651665

PO BOX 30281 SALT LAKE CITY, UT 84130

(800) 955-7070

Balance: Date Updated: High Balance: **Credit Limit:**

02/2010 \$2,096 \$2,000

\$2,026

PAID OR PAYING AS AGREED Pay Status: Account Type: REVOLVING ACCOUNT Responsibility: INDIVIDUAL ACCOUNT

Date Opened: 09/2008

Loan Type: CREDIT CARD

Late 30 60 90+ Payments (16 months) 0 0 0	Late	an en nou
Payments 0 0 0	rate	דטק טטן טכ
(16 months) 0 0 0 0	Payments	
	(16 months)	0 0 0

Last 16	ΟK	ОК	ОК	ОК	ОК	ОК	ОК	OK	OK	OK						
months	' 10	der	nov	oct	sen	ลแช	lul	iun	mav	apr	mar	feb	'09	dec	noν	oct
								4.000		1275				Petrokero:		

CIT BANK/FINGERHUT DIREC #6276456027763802

6250 RIDGEWOOD ROA SAINT CLOUD, MN 56303 (866) 734-0342

Balance: Date Updated: High Balance:

Credit Limit:

02/2010 \$0 \$135

PAID OR PAYING AS AGREED Pay Status: Account Type: REVOLVING ACCOUNT Responsibility: INDIVIDUAL ACCOUNT

Date Opened: 06/2007

Loan Type: CHARGE ACCOUNT

Late 30 60 90+	I act on OK	х ок	ок ок	ок ок	ОК	ок ок	ок о	(OK	ОК	ОК	ОК	ОК	Х	X	OK
Payments 0 0 0															

APR - 3

Return Address:

SUTTELL AND HAMMER. P.S. (Formerly known as Suttell & Associates, P.S.) 1450 – 114TH AVENUE SE, SUITE 240 BELLEVUE, WASHINGTON 98004

DOCUMENT TITLE(S):

1.	ORDER VACATING ORDER OF DEFAULT JUDGMENT
2.	
3.	
CAU	SE NUMBER: 07-2-00945-7
GRA	NTOR(S) (Last name, then first name and initials):
1.	ALMITRA ZION
2.	
3.	
GRA	NTEE(S) (Last name first, then first name and initials):
1.	MRC RECEIVABLES CORP.
2.	
3.	
	litional names on page of document.
Re	ference Judgment leconding # 2070601636
	EXABITAC

	FILED
	07 1111 60 511 6 4 5
1	WHATCOILE DELL
2	WASHINGTON OF THE PROPERTY OF THE WASHINGTON
3	BY
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5	The same remove
6	IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF WHATCOM
8	MRC Receivables Corp.,
9	Plaintiff,) NO. 07-2-00945-7
10)
11	vs.) ORDER VACATING ORDER
12	ALMITRA ZION, OF DEFAULT JUDGMENT
13	Defendant(s).
14) I I I I I I I I I I I I I I I I I I I
15	THIS MATTER having come on regularly before the undersigned Judge of the
16	above-entitled Court upon the plaintiff's request for an Order Vacating the Order of
17	Default Judgment previously entered herein as to the defendant(s), ALMITRA ZION and
18	, and the Court being fully advised NOW, THEREFORE, is it hereby
19	ORDERED, ADJUDGED AND DECREED that the Order of Default Judgment
20	entered herein on the May 18, 2007, shall be and is hereby vacated as to
21	entered herein on the way 18, 2007, shall be
22	
23	
24	
25	
26	ORDER VACATING ORDER
27	OF DEFAULT JUDGMENT - I SUTTELL & ASSOCI

	the defendant(s), ALMITRA ZION and	1	
1	the defendant(s), ALMITRA ZION and ENTERD this day of	Trung, 2007.	
2	- 1		
3		DAVID M. THORN	
4		Judge/Court Commissioner	
5	Presented By:		
6			
7	SUTTELL & ASSOCIATES, P.S.		
8	Van Va-		
9	() William G. Suttell, WSBA #12424 () Nicole M. Brodie, WSBA #35090		
10	Karen L. Hammer, WSBA #33008		
11	()Isaac Hammer, WSBA #36101 Attorneys for Plaintiff		
12	7 Money o 200 and		
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2 4 25			
26	ORDER VACATING ORDER OF DEFAULT JUDGMENT - 2		
27		SITTE	& ASSOCIATES F

2100400892 Whatcom County, WA

Request of: SUTTELL & ASSOC

Return Address:

SUTTELL AND HAMMER. P.S. (Formerly known as Suttell & Associates, P.S.) 1450 – 114TH AVENUE SE, SUITE 240 **BELLEVUE, WASHINGTON 98004**

DOCUMENT TITLE(S):

VACATING ORDER OF SUMMARY

ORDER OF DREAMER JUDGMENT 1.

2.

3.

CAUSE NUMBER: 07-2-00945-7

GRANTOR(S) (Last name, then first name and initials):

1. **ALMITRA ZION**

2.

3.

GRANTEE(S) (Last name first, then first name and initials):

1 MRC RECEIVABLES CORP.

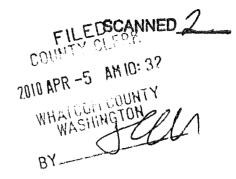
2.

3.

_Additional names on page ___ of document.

Reference Judgment Recording 20071002782

EXHIBIT NO. H



IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR THE COUNTY OF WHATCOM

MRC Receivables Corp.

Plaintiff,

NO. 07-2-00945-7 07-9-03095-8

ALMITRA ZION

ORDER VACATING SUMMARY
JUDGMENT
s/a 114488.001

Defendant(s). s/a 114488.001

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VS.

THIS MATTER having come on regularly before the undersigned as one of the Judges of the above-entitled Court, and the plaintiff, MRC Receivables Corp., being represented by its attorney of record, SUTTELL & HAMMER, P.S. and requesting an Order Vacating the Summary Judgment entered October 5, 2007 against defendant, and the Court being fully advised, NOW, THEREFORE, it is hereby

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20 21

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Motion to Vacate Default Judgment and for Order of Dismissal Pursuant to CR 41 - 3

SUTTELL & ASSOCIATES, P.S. 1450-114Th AVE SE, #240 CONIFER BUILDING BELLEVUE, WA, 98004 425-455-8220/425-454-7884 FAX



)	ORDERED, ADJUDGED AND DECREED that the Summary Judgment entered
2	on October 5, 2007 is vacated.
3	ENTERED this day of, 2010.
5	
6	Judge/Court Commissioner
7	
8	Presented by:
9	SUTTELL & HAMMER, P.S. (Formerly known as Suttell & Associates, P.S.)
10	
11	
12	() William G. Suttell, WSBA #12424 () Patrick J. Layman, WSBA #5707
13	() Karen L. Hammer, WSBA #35608 () Isaac Hammer, WSBA #36101
14	() Mark T. Case, WSBA #38589 () Malisa L. Gurule, WSBA #40602
15	(1) Nicholas R. Filer, WSBA #39536 (1) Steven J. Contos, WSBA #37102
16	Attorneys for Plaintiff
17	
18	
19	
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24	
25	Motion to Vacate Default Judgment and for Order SUTTELL & ASSOCIATES, P.S.
	of Dismissal Pursuant to CP A1 - A

of Dismissal Pursuant to CR 41 - 4

1450-114TH AVE SE, #240 CONIFER BUILDING BELLEVUE, WA, 98004 425-455-8220/425-454-7884 FAX

State of Washington,) SS.
County of Whatcom)
I, N.F. Jackson, Jr., County Cl
ex-officio Clerk of the Superio

I.N.F. Jackson, Jr., County Clerk of Whatcom County and ex-officio Clerk of the Superior Court of the State of Washington, for the County of Whatcom, do twenty certify that the foregoing Instrument is a true and correct copy of the original, consisting of pages, cow on file in my office, and that the undersigned has the quatody thereof. IN TESTIMONY WIFEREOF, I have here this set my hand

N.F. Jackson, Jr., County Gerk

Debuily Clark